

FEDERAL BENEFITS OPEN SEASON

November 12- December 10, 2012

Instructions for Marketing Regulatory Program Administrative Offices

What is Open Season?

This is the time for employees to think about their health, dental, vision, and tax-saving needs, and to make changes to, or enroll in, these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

What's new this year?

As a result of the Affordable Care Act, FEHB plans will provide a summary document detailing information about health plan benefits and coverage on their websites to allow employees to better understand coverage and easily compare different plans and plan options. This document will include information on cost, coverage, and rights.

The 2013 FEHB plan brochure has been revamped to make the information more concise and easier to understand. Highlights include: a new text box on the front cover that tells you where to find rates, changes in 2013, and the summary of benefits; a FEHB facts section in the beginning of the brochure that has information on qualifying life events; and, a new section entitled, "Coordinating Benefits with Medicare and Other Coverage" that combines fee-for-service FEHB plan brochures with Medicare information.

The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account has changed from \$5,000 to \$2,500 for the 2013 benefit period.

What's my role?

To provide employees with the best possible service, program Administrative Officers/Assistants are asked to review the following instructions and web sites so you are familiar with the resources available in order to assist employees during the Federal Benefits Open Season.

Open season is the time to make elections or changes that employees usually cannot make any other time of the year.

Enrollments in FEHB and FEDVIP continue from one year to the next unless the plan has dropped its participation.

Employees do not need to make changes to FEHB or FEDVIP unless they want to enroll, change plans or cancel their enrollment.

FSAFEDS accounts do NOT continue automatically; employees MUST reenroll if they want to participate in 2013.

The HR website provides the specific instructions for USDA Marketing and Regulatory Program employees (APHIS, AMS, and GIPSA), who are serviced by USDA MRP Human Resources Operations. HR will periodically remind employees of this information during open season. If you know of employees who may not receive emails, please print and mail a copy to them. You will find the **Information for Employees** at this website:

www.aphis.usda.gov/mrpbs/hr/benefits/open_season.shtml

The Office of Personnel Management (OPM) has posted all Federal Benefits Open Season plan information for 2013 at their website:

<http://www.opm.gov/insure/openseason/index.asp>

OPM's website has several tools available for choosing a health plan, in addition to links to all plan brochures.

Please take the time prior to the onset of Open Season to familiarize yourself with this information.



Federal Employees Health Benefits (FEHB)

Please encourage your employees to use the NFC Employee Personal Page (EPP) for FEHB: www.nfc.usda.gov/personal/index.aspx instead of completing an SF-2809. The eAuth ID and password is used to log in to the NFC EPP. Please remind the employees that it is very important that they print a copy of the EPP enrollment for themselves when they are finished. This is their proof of enrollment until they receive ID cards from the health plan.

If you provide copies of the SF-2809, FEHB Election Form, to your employees; please be sure to provide the version revised August 2011, available at: http://www.opm.gov/forms/pdf_fill/sf2809.pdf. Previous versions of the form are not usable. If you print copies of this form for your employees, please print the instructions as well.

If employees send their completed SF-2809 forms to you by mistake, you are responsible for forwarding the forms quickly. The SF-2809 forms must be received in the Minneapolis Human Resources/Benefits by the December 10 deadline. Only the OPF copy (copy 1) is needed.

If you FAX the SF-2809 to 612-336-3545, please do NOT mail it.

If you mail the SF-2809 forms, please mail to:

USDA, MRP Human Resources, Benefits Section
100 North Sixth Street
Minneapolis, MN 55403-1588

The SF-2809 forms will be processed as quickly as possible by Minneapolis Human Resources and a processed copy will be mailed to the employee's home address. This is proof of insurance until the health plan sends the ID card to the employee. Changes processed early in the open season have the best chance of receiving early ID cards from the health plans. Do NOT hold forms in your office.

Questions about FEHB?

APHIS employees: please contact Kim Kilde at kim.m.kilde@aphis.usda.gov or 612-336-3307.

AMS and GIPSA employees: please contact Judy Dunaski at judy.a.dunaski@aphis.usda.gov or 612-336-3287.

**OPEN SEASON
DEADLINE IS
DECEMBER 10,
2012**

**OPEN SEASON
CHANGES FOR
FEHB ARE
EFFECTIVE
JANUARY 13, 2013**

FEHB enrollments, changes, and cancellations may be processed by employees using the NFC Employee Personal Page (EPP)

or

by completing an SF-2809 and faxing it to 612-336-3545.

**Only the current
(August 2011)
version of the SF-
2809 can be used.**

Questions?

APHIS employees:

contact Kim Kilde

kim.m.kilde@aphis.usda.gov

612-336-3307

AMS & GIPSA employees:

Contact Judy

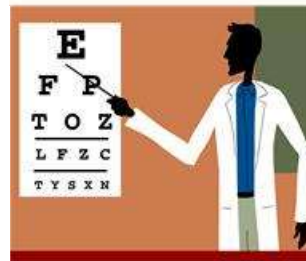
Dunaski

judy.a.dunaski@aphis.usda.gov

612-336-3287



Federal Employees Dental and Vision Insurance Program (FEDVIP)



FEDVIP is supplemental insurance designed to help employees with dental and vision expenses not covered by the FEHB or other health plans. Employees who are eligible for FEHB are eligible for FEDVIP whether or not they are enrolled in the FEHB program.

Like FEHB enrollments, FEDVIP enrollments automatically continue from one year to the next. Open season is the time to enroll, cancel, or change FEDVIP coverage. FEDVIP premiums are paid through payroll deduction using pre-tax dollars, which means that employees pay less in taxes.

To find information about FEDVIP plans and premiums, go to:
<http://www.opm.gov/insure/openseason/index.asp>

Please note that the FEDVIP enrollment process is not the same as the FEHB enrollment process.

How do employees enroll?

- Employees who wish to enroll or to change or cancel their enrollment in a FEDVIP plan must process their request through the BENEFEDS website at www.BENEFEDS.com or by calling BENEFEDS at **1-877-888-3337**.
- FEDVIP enrollments are not processed through the NFC EPP.
- There is no form. The SF-2809 may not be used for FEDVIP enrollments.
- HRO Minneapolis does not process FEDVIP enrollments, changes, or cancellations.

Questions about FEDVIP?

BENEFEDS representatives are available to assist and can be reached at **1-877-888-3337** or TTY 1-877-889-5680 during Open Season from:

- 9:00 am to 7:00 pm Eastern Time, Monday through Friday
- Open on Veteran's Day, November 12
- Closed on weekends and Thanksgiving
- Open until midnight Eastern Time on Monday, December 10

FEDVIP open season elections are effective January 1, 2013.

**FEDVIP OPEN
SEASON DEADLINE
IS DECEMBER 10,
2012**

**FEDVIP OPEN
SEASON ELECTIONS
ARE EFFECTIVE
JANUARY 1, 2013**

Find FEDVIP plan information at
www.opm.gov/insure/openseason/index.asp

Enroll, change, or cancel FEDVIP only during open season, using
www.BENEFEDS.com or call BENEFEDS
1-877-888-3337

FEDVIP enrollments are not processed by the NFC EPP or by MRP Human Resources. Employees must enroll through BENEFEDS.

The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

**Questions about
FEDVIP
enrollment?**

**Call BENEFEDS
1-877-888-3337**



Federal Flexible Spending Accounts (FSAFEDS)

Employees save money by setting aside pre-tax funds to pay for eligible out-of-pocket dependent-care and health-care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care.
- The Health Care Flexible Spending Account (HCFA) reimburses eligible health care expenses.
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFA (LEX HCFA) for their eligible dental and vision expenses.
- Eligible over-the-counter medicines and drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) require a prescription to be reimbursed from the Health Care FSA. The only exception is insulin - employees will not need a prescription. Other eligible OTC items that are not medicines or drugs, such as bandages and nasal strips, will not require a prescription.

Where do I find information?

For complete information go to FSAFEDS video Library:

<http://shps.http.internapcdn.net/shps/>

Please note that the FEDVIP enrollment process is not the same as the FEHB enrollment process.

How do employees enroll?

- Employees who wish to enroll must process their request through the FSAFEDS website at: www.fsafeds.com/fsafeds/index.asp.
- FSAFEDS enrollments are not processed through the NFC EPP.
- There is no form.
- HRO Minneapolis does not process FSAFEDS enrollments.

Questions about FSAFEDS?

FSAFEDS representatives are available to assist employees and can be reached at **1-877-372-3337** or TTY 1-800-952-0450 during Open Season from:

- 9:00 am to 9:00 pm Eastern Time, Monday through Friday
- Open Veteran's Day, November 12
- Closed on weekends and Thanksgiving.

FSAFEDS open season elections are effective January 1, 2013.

**The deadline for open season elections is
December 10, 2012.**

**FSAFEDS OPEN
SEASON DEADLINE IS
DECEMBER 10, 2012**

Employees who enroll in FSAFEDS during Open Season will have from January 1, 2013, through March 15, 2014, to spend their FSAFEDS account.

**FSAFEDS
ENROLLMENTS DO
NOT CARRY OVER
FROM YEAR TO
YEAR.**

Enroll at
www.fsafeds.com
or call FSAFEDS at
1-877-372-3337

FSAFEDS enrollments are not processed by the NFC EPP or by MRP Human Resources. You must enroll through FSAFEDS.

**Questions about
FSAFEDS
enrollment?**

**Call FSAFEDS at
1-877-372-3337**

Using FSAFEDS lowers an employee's taxable income!